



FEMA



### DID YOU KNOW?

- Flooding is the most common natural disaster in the United States, affecting every state.
- Most homeowners insurance policies do not cover damage from flooding.
- In 2017, the National Flood Insurance Program paid an average claim amount of more than \$49,600.
- 1 inch of water in your home can cause up to \$25,000 worth of damage.
- More than 20 percent of all flood claims come from outside the high-risk flood zones.

**Before you decline this valuable coverage, we encourage you to visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about flood insurance.**

### SELECTION/REJECTION OF FEDERAL FLOOD INSURANCE COVERAGE

I hereby certify that my insurance agent has offered me flood insurance coverage available from the NFIP and I have elected to take the action(s) indicated below.

I acknowledge that my rejection of this coverage will apply to all future renewals, continuations, and changes unless I notify my agent otherwise in writing.

By declining Federal flood insurance:

- ☐ I reject flood insurance coverage for the building and contents at the property address listed below.
- ☐ I reject flood insurance coverage for contents at the property listed below.
- ☐ I reject flood insurance coverage for the building at the property address below (for condominium unit owners and tenant-occupied buildings).
- ☐ I understand there is a 30-day waiting period before flood coverage takes effect, should I elect to purchase flood insurance in the future.

\_\_\_\_\_  
(Applicant Name)

\_\_\_\_\_  
(Property Address)

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(City, State, Zip)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Agent, Agency)